

# **EXHIBIT 16**


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## CVS/pharmacy Health Savings Pass

no prescription coverage?

**no problem!**

prescription savings made simple.

\$9.99 for 90 days  
400+ generic prescriptions



Are you ready to start paying only \$9.99 for a 90 day supply of your prescription? Want to **SAVE 10%\*** on MinuteClinic® services every time you visit? With a CVS/pharmacy Health Savings Pass card, IT'S EASY!

[Sign up now >](#)
[View 400+ generics list.](#)

Want to learn more about the CVS/pharmacy Health Savings Pass?

### Order Prescriptions

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[Transfer Prescriptions](#)
[New Prescriptions](#)


- [Plan Overview](#)
- [Benefits and Coverage](#)
- [Learn About Generic Prescriptions](#)
- [Answers to Commonly Asked Questions](#)
- [Terms and Conditions](#)

### Consultation Corner

### Drug Information Center

### Health Information Center

### Popular Topics

- Diabetes
- Fitness & Nutrition
- Health After 60
- Heart Health
- Weight Control
- Women's Health

### Pharmacy Services

- Services Overview
- Services Overview - Spanish
- Caremark.com
- CVS Health Savings Pass
- MinuteClinic®
- Pharmacy Accreditation & Pharmacy Boards Information

### Plan Overview

Your costs. Lowered.

Enrollment into the CVS/pharmacy Health Savings Pass is easy and costs **only \$10 annually**, per person. Whether you have limited prescription insurance or no coverage at all, you can sign up today for the CVS/pharmacy Health Savings Pass and **start saving immediately**.

It's not an insurance plan, but a prescription savings pass that allows you to save on the medications you and your family need. Plus, you'll receive 10% off MinuteClinic services\* inside select CVS/pharmacy stores.

Here's how you can save with your Health Savings Pass:

- Pay only \$9.99 for a 90-day supply of over 400 generic prescriptions. [View complete list.](#)
- 10% off at MinuteClinic on any regular priced health service or screening\*
- Save at one of our more than 6,300 CVS/pharmacy locations nationwide.

**Sign up. Start saving.**

Simple ways to sign up for savings:

1. [Sign up online now](#)
2. Sign up in-store by filling out an enrollment form and handing it to your CVS pharmacist
3. By phone at 888-616-CARE (2273)

When you enroll online, you will receive an email with your temporary card, which you can start using immediately. You will receive your permanent CVS/pharmacy Health Savings Pass in the mail in 7–10 business days. You are able to start saving as soon as you enroll.

**Get your discount online and in-store.**

When you [fill your prescriptions online](#) for home mail delivery, enter the card information in the prescription insurance section.

When you pick up your prescriptions in-store, or when you visit a MinuteClinic, show your card at the counter when you checkout.

**This program is NOT health insurance.**

A \$10 per person enrollment fee is required annually. You may cancel your membership within 30 days from receipt of your membership card and materials, for a full refund. Void where prohibited by law. Prices may vary in certain states. \$9.99 pricing based on commonly prescribed doses. List is subject to change without notice. [Read complete terms and conditions.](#)

\* Up to \$10 per person, per visit. MinuteClinic discount not available in Florida.

[Back to Top](#)

### Benefits and Coverage

Your medication needs. Covered.

With your CVS/pharmacy Health Savings Pass, you can get prescription medications for:

- Allergy
- Arthritis & Pain
- Asthma
- Cholesterol
- Diabetes
- Fungal Infections
- Gastrointestinal Health
- Glaucoma & Eye Care
- Heart Health & Blood Pressure
- Mental Health
- Skin Conditions
- Thyroid Conditions
- Viruses
- Vitamins & Nutritional Health
- Women's Health
- And many more! [View complete list.](#)

#### **Easy. Accessible. Affordable. Health care.**

We're doing what we can to make health care a little easier and more affordable for busy people like you. With the CVS/pharmacy Health Savings Pass, you can save 10% at MinuteClinic on any regular priced health service or screening.\* Our board-certified practitioners are trained to diagnose and treat common family illnesses as well as give vaccinations and health screenings. MinuteClinic is open 7 days a week, including evenings. No appointments are necessary and most services start at \$59.



\* Up to \$10 per person, per visit. MinuteClinic discount not available in Florida.

[Back to Top](#)

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#### **Answers to Commonly Asked Questions**

Your questions. Answered.

**Q How do I know if the Health Savings Pass is right for me?**

**A** If you don't have prescription drug coverage – or if your coverage is limited – you could gain significant savings. If your current prescription is one of the over 400 generic medications in the program, you can enroll today and save.

**Q How much does the Health Savings Pass cost?**

**A** The cost is only \$10 annually, per person. Your membership will be automatically renewed each year, and you will be charged the applicable fee.

**Q Will I always pay \$9.99 for each prescription?**

**A** You will pay \$9.99 for a 90-day supply of the 400+ generic medications identified on the current list. For 90-day supply quantities which exceed the typically prescribed 90-day quantities, the amount may be prorated. Prices may vary in certain states. See your pharmacy for details.

**Q Can I use my Health Savings Pass with my current prescription or medical coverage?**

**A** You must either use your Health Savings Pass or other insurance. The CVS/pharmacy Health Savings Pass cannot be used in conjunction with other insurance on the same prescription or medical service.

**Q Are generic medications the same as brand name medications?**

**A** Yes. Generic medications are safe, effective and approved by the FDA. They work the same way in your body as brand name medications.

**Q What is MinuteClinic?**

**A** MinuteClinic, a subsidiary of CVS Caremark Corporation, is the pioneer and largest provider of retail-based healthcare in the United States. With 546 healthcare centers in 27 states, MinuteClinic family nurse practitioners and physician assistants provide quick, convenient, quality care for common family illnesses, vaccinations and other health services.

**Q If I have more questions, who do I ask?**

**A** Ask your pharmacist or call 888-616-CARE (2273).

[Back to Top](#)

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#### **Members Enrolled Prior to November 2008**

If you are already a member of the Health Savings Pass program and enrolled prior to November 2008, please visit [www.cvshealthpass.com](http://www.cvshealthpass.com) to continue to access your program information.

[Back to Top](#)

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#### **Terms and Conditions**

##### **CVS/pharmacy Health Savings Pass Program Terms and Conditions**

The CVS/pharmacy Health Savings Pass program is offered to you by CVS/pharmacy. The following Terms and Conditions govern your participation in the CVS/pharmacy Health Savings Pass program.

##### **Description of Benefits:**

**Disclosures:** The CVS/pharmacy Health Savings Pass program is NOT an insurance plan, a Medicare prescription drug plan, or health insurance policy. As a participant in the program, you are entitled to receive discounts on certain pharmacy products and medical services at any CVS/pharmacy location. The CVS/pharmacy Health Savings Pass does not provide you with any discounts or benefits at any other pharmacy. The program benefits are subject to change, modification or substitution without notice. In order to receive the benefits after you have enrolled, you are required to present your CVS/pharmacy Health Savings Pass. You are solely responsible for payment at the time of purchase of the established price for the prescriptions, or ancillary services you purchase under the program. The range of discounts for medical or ancillary services offered under the program will vary depending on the types of products and services. The program does not make and is prohibited from making payments to CVS/pharmacy for products or services received by you under the program. You are required and obligated to pay for all discounted prescription drugs, medical and pharmaceutical supplies, services and equipment

received under the program, but will receive a discount on certain identified medical, pharmaceutical supplies, prescription drugs, medical equipment and supplies from CVS/pharmacy.

**Membership Terms and Cancellation:** The Plan is operated by CVS/pharmacy. You can call 888-616-CARE (2273) for more information or visit [www.cvs.com/healthsavingspass](http://www.cvs.com/healthsavingspass). To join by mail include complete member enrollment form and check payable to CVS/pharmacy and mail to CVS/pharmacy, c/o Alliance HealthCard, 3500 Parkway Lane, Suite 720, Norcross, GA 30092. You must pay the established membership fees when you sign up for the program in order to enjoy the privileges of the CVS/pharmacy Health Savings Pass. You may cancel your membership at any time. If you wish to cancel your membership, you must do so in writing. If you cancel your membership within 30 days from receipt of your membership card and materials, you will receive a full refund of your membership fees. To cancel, mail cancellation letter and your Health Savings Pass membership card to: CVS/pharmacy, c/o Alliance HealthCard, 3500 Parkway Lane, Suite 720, Norcross, GA 30092. Your membership will terminate effective as of the date CVS/pharmacy receives your notice of cancellation. CVS/pharmacy may cancel your membership and give you a pro rata refund if the Health Savings Pass program is discontinued for any reason. If you fail to pay membership fees, as required, or if you violate any of these Terms and Conditions, CVS/pharmacy reserves the right to cancel your membership immediately.

Any complaints should be directed to CVS/pharmacy in writing. After investigation of the complaint, CVS/pharmacy will provide you with the results and a proposed resolution no later than 30 days after receipt of the complaint.

**Use of Membership:** Your membership and benefits are not transferable or assignable without our express written consent. You and CVS/pharmacy agree that there are no additional third-party beneficiaries under the Health Savings Pass program.

**No Change in Status:** You understand that your prescription medications are dispensed only in accordance with the order of your physician or other health care provider. Membership in this program does not alter or affect your ability to obtain prescription medication or your responsibility to use prescribed medication in accordance with the directions of your physician or other health care provider and CVS pharmacist.

**Confidentiality:** As a pharmacy, CVS/pharmacy ensures that customer prescription information remains strictly confidential. For information about the privacy of patient health information, please review the CVS/pharmacy Notice of Privacy Practices at [www.cvcaremark.com/patient-privacy](http://www.cvcaremark.com/patient-privacy). CVS/pharmacy works with agents and affiliates, also bound to strict confidentiality, to perform certain functions under this program. Customer service for the CVS/pharmacy Health Savings Pass program will be handled by Alliance HealthCard.

As an extra service to you as a part of your enrollment in this program, we may send emails, direct mailings, or telephone you with offers or information related to your pharmacy care and treatment. For these purposes, we may use outside processing companies as CVS/pharmacy agents but they are also bound to strict confidentiality. Your privacy is very important to us.

[Back to Top](#)

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#### Pharmacy Services

Consultation Corner  
Drug Information Center  
Health Information Center  
New Prescriptions  
Refill Prescriptions  
Transfer Prescriptions  
View/Print Prescription History

#### Shopping

ExtraCare  
My Account  
Shopping Directory

#### Help

Contact Us  
Privacy Policy  
Return Policy  
Shipping Information  
Site Map  
View All

#### CVS/pharmacy Stores

CVS Gift Cards  
MinuteClinic  
Photo  
Store Circular  
Store Finder

#### Corporate Information

CVS Caremark  
Careers  
Community  
Investors  
Patient Privacy  
Newsroom  
Real Estate  
Suppliers



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Questions? Call 888-607-4287 or email [customercare@cvs.com](mailto:customercare@cvs.com)